



General Assembly

January Session, 2005

Amendment

LCO No. 8009

HB0661908009SD0

Offered by:
SEN. CRISCO, 17th Dist.

To: Subst. House Bill No. 6619

File No. 816

Cal. No. 595

"AN ACT CONCERNING MEDICAL DISCOUNT PLANS."

1 After the last section, add the following and renumber sections and
2 internal references accordingly:

3 "Sec. 501. Subsection (i) of section 5-259 of the general statutes is
4 repealed and the following is substituted in lieu thereof (*Effective*
5 *October 1, 2005*):

6 (i) The Comptroller may provide for coverage of employees of
7 municipalities, nonprofit corporations, community action agencies and
8 small employers and uninsured individuals, individuals eligible for a
9 health coverage tax credit or members of an association for personal
10 care assistants under the plan or plans procured under subsection (a)
11 of this section, provided: (1) Participation by each municipality,
12 nonprofit corporation, community action agency, [or] small employer,
13 [or] uninsured individual, eligible individual or association for
14 personal care assistants shall be on a voluntary basis; (2) where an
15 employee organization represents employees of a municipality,

16 nonprofit corporation, community action agency or small employer,
17 participation in a plan or plans to be procured under subsection (a) of
18 this section shall be by mutual agreement of the municipality,
19 nonprofit corporation, community action agency or small employer
20 and the employee organization only and neither party may submit the
21 issue of participation to binding arbitration except by mutual
22 agreement if such binding arbitration is available; (3) no group of
23 employees shall be refused entry into the plan by reason of past or
24 future health care costs or claim experience; (4) rates paid by the state
25 for its employees under subsection (a) of this section are not adversely
26 affected by this subsection; (5) administrative costs to the plan or plans
27 provided under this subsection shall not be paid by the state; (6)
28 participation in the plan or plans in an amount determined by the state
29 shall be for the duration of the period of the plan or plans, or for such
30 other period as mutually agreed by the municipality, nonprofit
31 corporation, community action agency, small employer, uninsured
32 individual or association for personal care assistants and the
33 Comptroller; and (7) nothing in [public act 03-6 of the June 30 special
34 session*] this section or section 12-202a, as amended by this act, 38a-
35 551, 38a-553 or 38a-556, shall be construed as requiring a participating
36 insurer or health care center to issue individual policies to individuals
37 eligible for a health coverage tax credit. The Comptroller may arrange
38 and procure for the employees, uninsured individuals and eligible
39 individuals under this subsection health benefit plans that vary from
40 the plan or plans procured under subsection (a) of this section.
41 Notwithstanding any provision of law the coverage provided under
42 this subsection may be offered [to employees] on either a fully
43 underwritten or risk-pooled basis at the discretion of the Comptroller,
44 except that coverage offered to small employers shall be fully
45 underwritten in accordance with part V of chapter 700c. For the
46 purposes of this subsection, (A) "municipality" means any town, city,
47 borough, school district, taxing district, fire district, district department
48 of health, probate district, housing authority, regional work force
49 development board established under section 31-3k, regional
50 emergency telecommunications center, tourism district established

51 under section 32-302, flood commission or authority established by
52 special act, regional planning agency, transit district formed under
53 chapter 103a, or the Children's Center established by number 571 of
54 the public acts of 1969; (B) "nonprofit corporation" means a nonprofit
55 corporation organized under 26 USC 501(c)(3) that has a contract with
56 the state; (C) "community action agency" means a community action
57 agency, as defined in section 17b-885; (D) "small employer" means a
58 small employer, as defined in subparagraph (A) of subdivision (4) of
59 section 38a-564, as amended by this act; (E) "eligible individuals" or
60 "individuals eligible for a health coverage tax credit" means persons
61 who are eligible for the credit for health insurance costs under Section
62 35 of the Internal Revenue Code of 1986, or any subsequent
63 corresponding internal revenue code of the United States, as from time
64 to time amended, in accordance with the Pension Benefit Guaranty
65 Corporation and Trade Adjustment Assistance programs of the Trade
66 Act of 2002 (P.L. 107-210); [and] (F) "association for personal care
67 assistants" means an organization composed of personal care
68 attendants who are employed by recipients of service (i) under the
69 home-care program for the elderly under section 17b-342, (ii) under the
70 personal care assistance program under section 17b-605a, (iii) in an
71 independent living center pursuant to sections 17b-613 to 17b-615,
72 inclusive, or (iv) under the program for individuals with acquired
73 brain injury as described in section 17b-260a; and (G) "uninsured
74 individual" means an individual who has no access to employer-
75 sponsored or government-sponsored health insurance.

76 Sec. 502. Subsection (k) of section 5-259 of the general statutes is
77 repealed and the following is substituted in lieu thereof (*Effective*
78 *October 1, 2005*):

79 (k) The Comptroller shall submit annually to the General Assembly
80 a review of the coverage of employees of municipalities, nonprofit
81 corporations, community action agencies, small employers under
82 subsection (i) of this section and eligible individuals under subsection
83 (i) of this section beginning February 1, 2004, and uninsured
84 individuals beginning February 1, 2007.

85 Sec. 503. (NEW) (*Effective July 1, 2005*) (a) As used in this section:

86 (1) "Commissioner" means the Insurance Commissioner; and

87 (2) "Ineligible population" means (A) part-time employees, seasonal
88 employees and independent contractors who are not eligible to
89 participate in a group health insurance policy offered by an employer
90 or in any other group health insurance policy, as determined by the
91 commissioner, and (B) retired employees under the age of sixty-five
92 who are not eligible to participate in a group health insurance policy
93 offered by a former employer or in any other group health insurance
94 policy, as determined by the commissioner.

95 (b) Notwithstanding the provisions of chapter 700c of the general
96 statutes, the Insurance Commissioner may approve any group health
97 insurance policy or certificate which does not contain all the minimum
98 coverages or benefits set forth in chapter 700c of the general statutes,
99 provided such policy or certificate is approved only for issue to the
100 ineligible population in this state.

101 Sec. 504. (NEW) (*Effective October 1, 2005*) (a) Not later than January
102 1, 2006, the Insurance Commissioner, in consultation with the
103 Commissioner of Social Services and the Healthcare Advocate, shall
104 develop a comprehensive public education outreach program to
105 educate health insurance consumers about the availability and general
106 eligibility requirements of various health insurance options in this
107 state. The program shall maximize public information concerning
108 health insurance options in this state and shall provide for the
109 dissemination of such information on the Insurance Department's
110 Internet web site.

111 (b) The information on the department's Internet web site shall
112 reference the availability and general eligibility requirements of (1)
113 programs administered by the Department of Social Services,
114 including, but not limited to, the Medicaid program, the HUSKY Plan,
115 Part A and Part B, and the state-administered general assistance
116 program, (2) health insurance coverage provided by the Comptroller

117 under subsection (i) of section 5-259 of the general statutes, as
118 amended by this act, (3) health insurance coverage available under
119 comprehensive health care plans issued pursuant to part IV of chapter
120 700c of the general statutes, and (4) other health insurance coverage
121 offered through local, state or federal agencies or through entities
122 licensed in this state. The commissioner shall update the information
123 on the web site at least quarterly."